

LAW OFFICE OF BRIAN D. SHAPIRO, LLC

BRIAN D. SHAPIRO, ESQ.

Nevada Bar No. 5772

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Counsel for Trustee

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

In re

JOHN MARTIN

Debtor.

Case No. BK-23-15164-MKN

Chapter 7

OBJECTION TO EXEMPTIONS

Brian D. Shapiro, Trustee of the Bankruptcy Estate of John Martin, by and through the Law Office of Brian D. Shapiro, LLC respectfully submits its objection to exemptions (“**Objection**”). This Objection is based upon the attached points and authorities, the Declaration in Support and any oral argument that this Court may permit.

DATED March 1, 2024

/s/ Brian D. Shapiro, Esq.

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MEMORANDUM OF POINTS AND AUTHORITIES

I. FACTS

1. On July 22, 2022, the Debtor purchased real property located at 1194 Golden Spike Court, Henderson, NV 89014 (the “**Nevada Real Property**”). See generally, Declaration in Support.
2. On June 30, 2023, the Debtor and his spouse entered into a Universal Residential Loan Agreement (“**URLA**”) to purchase Real Property located at 1914 Pleasant Ridge Road, La Follette, TN 37766 (“**Tennessee Property**”). A copy of the URLA is attached hereto as **Exhibit 1**.
3. The URLA represented to the lender that the Debtor and his spouse intended to retain the Nevada Real Property as an investment property. See, Exhibit 1 URLA Section 3(a) Intended Occupancy of Nevada Real Property as “Investment”.
4. On July 6, 2023, the Debtor purchased Real Property located at 1914 Pleasant Ridge Road, La Follette, TN 37766 (“**Tennessee Property**”). See generally, Declaration in Support.
5. On September 8, 2023, the Debtor sold real property located at 1194 Golden Spike Court, Henderson, NV 89014. Id.
6. From the proceeds of the sale of the Nevada Real Property, there is \$37,944.68 remaining (“**Remaining Funds**”). Id.
7. On November 22, 2023, the Debtor filed a Chapter 7 Bankruptcy Case. [ECF NO. 1].

1 8. On February 5, 2024, the Debtor amended his bankruptcy schedules. A copy of the
2 amended bankruptcy schedules are attached hereto as **Exhibit 2**. [ECF NO. 57] (the
3 **“Amended Schedules”**).

4 9. In the Amended Schedules, the Debtor listed a variety of exemptions in Schedule C. Id.

5 6 **II. LEGAL ARGUMENT**

7 **A. Objection to Homestead Exemption**

8 The Debtor asserts a homestead exemption in \$37,944.68 in funds from the sale of a Nevada
9 Residence. (**Funds**) The Trustee objects to such claim. Under Nevada Law, proceeds from the sale
10 of a homestead are exempt from execution only if the proceeds are reinvested and the new residence is
11 taken possession of within a certain period of time. Specifically, NRS 115.055 provides:
12

13 Notwithstanding any other provision of law, the proceeds of \$605,000 from the sale of a homestead
14 pursuant to subsection 2 or 3 of NRS 115.050 are only exempt from execution if:

15 1. **Such proceeds are reinvested** in another property of like kind for which the declaration
16 of a homestead will be made; and

17 2. The other property is: (a) Identified not later than 45 days after the sale of the homestead;
18 and (b) Taken possession of not later than 180 days after the sale of the homestead.

(emphasis added).

19 Based upon this statute, the Debtor must meet the 4 part test to claim an exemption in the proceeds
20 of a sale of a homestead. First, the Funds must be “reinvested”. Second, the funds must be reinvested
21 in property of “a like kind”. Third, the property must be identified not later than 45 days after the sale
22 of a homestead. Finally, the Debtor must take possession of not later than 180 days after the sale of the
23 homestead.
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1 Here, the exemption is inapplicable for two primary reasons. Firstly, the Debtor acquired the
2 Tennessee Real Property before selling the Nevada Real Property. Consequently, there was no instance
3 where the funds from the sale were reinvested in another property prior to the bankruptcy filing. The
4 statute explicitly mandates that the funds must be reinvested for the exemption to be applicable, and this
5 requirement was unfulfilled.

6
7 Secondly, the exemption is rendered inapplicable due to the fact that the Nevada Real Property
8 ceased to qualify as "like kind" property. This change occurred as a result of the Debtor's intention as
9 stated in the URLA to utilize the Nevada Real Property as an investment following the purchase of the
10 Tennessee Real Property. Consequently, the Nevada Real Property no longer aligns with the definition
11 of "like kind" property, given the disparity in its usage (investment versus residence).

12
13 Alternatively, the Trustee has concurrently filed a motion for the turnover of additional funds.
14 Should the Court approve such a turnover request, any resulting turnover order should be offset and/or
15 paid from the Funds accordingly.

16
17 **B. Objection to Exemption in Solar Trailer and 2 UTVs**

18 The Debtor is entitled to assert an exemption in one vehicle. NRS 21.090(f) provides that "[e]xcept
19 as otherwise provided in paragraph (p), one vehicle if the judgment debtor's equity does not exceed
20 \$15,000 or the creditor is paid an amount equal to any excess above that equity." Here, the Debtor is
21 attempting to utilize such exemption in a Solar Trailer and 2 UTV(s). The Solar Trailer does not appear
22 to be deemed a vehicle and arguably a UTV is a vehicle. As such, the Debtor may claim the vehicle
23 exemption in 1 UTV but not the other and the exemption is inapplicable to the Solar Trailer. Therefore,
24 this objection should be sustained.
25
26
27
28

1 **C. Objection to Exemption in Tools, UTV for Farm**

2 The Debtor assert an exemption as to “Tools, UTV for Farm” under NRS 21.090(1)(d). Such section
3 provides for an exemption for “[p]rofessional libraries, equipment, supplies, and the tools, inventory,
4 instruments and materials used to carry on the trade or business of the judgment debtor for the support
5 of the judgment debtor and his or her family not to exceed \$10,000 in value.” Here, the Trustee disputes
6 that such exemption is applicable as such items are not necessary to carry on the trade or business of the
7 Debtor. Rather, these items could be partially exempted under NRS 21.090(d) for “[f]arm trucks, farm
8 stock, farm tools, farm equipment, supplies and seed not to exceed \$4,500 in value, belonging to the
9 judgment debtor to be selected by the judgment debtor.” Accordingly, the exemption should be
10 disallowed but the Trustee acknowledges that this exemption is applicable but only in the amount of
11 \$4,500.00 and the value of such items as stated by the Debtor is \$5,750.00, leaving \$1,250.00 in equity.
12
13

14 **D. Objection to Exemption in New Wave Environmental, LLC**

15 The Debtor asserts an exemption in a limited liability company under NRS 21.090(1)(bb). Such
16 provision provides for an exemption in “[s]tock of a corporation described in subsection 2 of NRS
17 78.746 except as set forth in that section.” NRS 79.746 applies to corporations not limited liability
18 companies. Accordingly, this exemption should be denied.
19

20 **III. CONCLUSION**

21 Based upon the foregoing, the Trustee requests this Court to sustain his objections to such
22 exemptions.
23

24
25 DATED 03-06-2024

/s/ Brian D. Shapiro, Esq.
26 Brian D. Shapiro, Esq.
27 Attorney for Trustee
28

EXHIBIT 1

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 1292304041677/

Agency Case No. _____

2549007JQKHU8KQ0FC19129230404167711

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)

John Eric Martin

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

John E Martin; John Martin; Jon Martin

Social Security Number REDACTED

(or Individual Taxpayer Identification Number)

Date of Birth

(mm/dd/yyyy)

04/09/1967

Citizenship☒ U.S. Citizen☐ Permanent Resident Alien☐ Non-Permanent Resident Alien**Type of Credit**☐ I am applying for **individual credit**.☒ I am applying for **joint credit**. Total Number of Borrowers: 2Each Borrower intends to apply for joint credit. **Your initials:** JEM**List Name(s) of Other Borrower(s) Applying for this Loan**

(First, Middle, Last, Suffix) - Use a separator between names

Michelle Martin

Marital Status☒ Married☐ Separated☐ Unmarried**Dependents** (not listed by another Borrower)

Number 0

Ages _____

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Contact Information**Home Phone** REDACTED**Cell Phone** REDACTED**Work Phone** _____**Ext.** _____**Email** nwellc1@gmail.com**Current Address**

Street 1194 Golden Spike Ct

Unit # _____

City Henderson

State NV

ZIP 89014

Country US

How Long at Current Address? 21 Years 0 Months **Housing** ☐ No primary housing expense ☒ Own ☐ Rent (\$ _____ /month)**If at Current Address for LESS than 2 years, list Former Address**☒ Does not apply

Street _____

Unit # _____

City _____

State _____

ZIP _____

Country _____

How Long at Former Address? _____ Years _____ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____ /month)**Mailing Address** – if different from Current Address ☒ Does not apply

Street _____

Unit # _____

City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self Employment and Income

☐ Does not apply**Employer or Business Name** New Com Inc

Phone 702-642-3331

Street 6600 Amelia Earhart Ct

Unit # _____

City Las Vegas

State NV

ZIP 89119

Country US

Position or Title Vice President**Start Date** 05 / 31 / 2016 (mm/dd/yyyy)

How long in this line of work? 20 Years 0 Months

Check if this statement applies:☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.☐ **Check if you are the Business Owner or Self-Employed**☐ I have an ownership share of less than 25%.☐ I have an ownership share of 25% or more.**Monthly Income (or Loss)****Gross Monthly Income**

Base \$21,666.67 /month

Overtime _____ /month

Bonus _____ /month

Commission _____ /month

Military _____

Entitlements _____ /month

Other _____ /month

TOTAL \$21,666.67 /month

1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income☐ **Does not apply**

Employer or Business Name New Wave Environmental LLC		Phone 702-468-3552	Gross Monthly Income
Street 1194 Golden Spike Ct		Unit #	Base \$8,019.50 /month
City Henderson	State NV	ZIP 89014	Overtime /month
Country US			Bonus /month
Position or Title Managing Member			Commission /month
Start Date 12 / 19 / 2018 (mm/dd/yyyy)			Military
How long in this line of work? 5 Years Months			Entitlements /month
			Other /month
			TOTAL \$8,019.50 /month

<input checked="" type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%.	Monthly Income (or Loss)
	<input checked="" type="radio"/> I have an ownership share of 25% or more.	\$8,019.50

1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income☒ **Does not apply****1e. Income from Other Sources**☒ **Does not apply**

Section 2: Financial Information — Assets and Liabilities.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have**Include all accounts below. Under Account Type, choose from the types listed here:**

- | | | | | |
|----------------|--------------------------|--------------------------------|----------------------------------|---|
| • Checking | • Certificate of Deposit | • Stock Options | • Bridge Loan Proceeds | • Trust Account |
| • Savings | • Mutual Fund | • Bonds | • Individual Development Account | • Cash Value of Life Insurance (used for the transaction) |
| • Money Market | • Stocks | • Retirement (e.g., 401k, IRA) | | |

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Checking Account	America First	REDACTED	\$412.35
Savings Account	America First	REDACTED	\$62,862.22
Provide TOTAL Amount Here			\$63,274.57

2b. Other Assets and Credits You Have☐ **Does not apply****Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:****Assets**

- | | | |
|--|---|----------------------------|
| • Proceeds from Real Estate Property to be sold on or before closing | • Proceeds from Sale of Non-Real Estate Asset | • Unsecured Borrowed Funds |
| | • Secured Borrowed Funds | • Other |

Credits

- | | | |
|-----------------------|--------------------|----------------|
| • Earnest Money | • Relocation Funds | • Sweat Equity |
| • Employer Assistance | • Rent Credit | • Trade Equity |
| • Lot Equity | | |

Asset or Credit Type – use list above	Cash or Market Value
Provide TOTAL Amount Here	

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe☐ **Does not apply****List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:**

• Revolving (e.g., credit cards) • Installment (e.g., car, student, personal loans) • Open 30-Day (balance paid monthly) • Lease (not real estate) • Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	AMERICA FIRST CREDIT U	REDACTED	\$87,486.00	<input type="checkbox"/>	\$1,432.00
Installment	AMERICA FIRST CREDIT U	REDACTED	\$66,996.00	<input type="checkbox"/>	\$510.00
Installment	STELLANTIS FINANCIAL S	REDACTED	\$62,489.00	<input type="checkbox"/>	\$1,390.00
Installment	GOODLEAP LLC	REDACTED	\$44,452.00	<input type="checkbox"/>	\$370.00
Installment	AMERICA FIRST CREDIT U	REDACTED	\$37,659.00	<input type="checkbox"/>	\$594.00
Mortgage	NR/SMS/CAL	REDACTED	\$36,048.00	<input type="checkbox"/>	\$305.00
Revolving	AQUA FINANCE INC	REDACTED	\$13,571.00	<input type="checkbox"/>	\$225.00
Revolving	COMENITYCAPITAL/PETL	REDACTED	\$8,471.00	<input type="checkbox"/>	\$339.00
Revolving	SYNCB/PPC	REDACTED	\$4,594.00	<input type="checkbox"/>	\$80.00
Revolving	SYNCB/CARE CREDIT	REDACTED	\$4,197.00	<input type="checkbox"/>	\$137.00
Revolving	SYNCB/VENMO	REDACTED	\$4,257.90	<input checked="" type="checkbox"/>	\$212.90
Revolving	SYNCB/AMAZON	REDACTED	\$853.14	<input checked="" type="checkbox"/>	\$42.66
Revolving	TRACTOR SUPPLY/CBNA	REDACTED	\$2,429.00	<input type="checkbox"/>	\$29.00
Revolving	CREDIT ONE BANK NA	REDACTED	\$1,338.00	<input type="checkbox"/>	\$67.00
Revolving	CREDIT ONE BANK NA	REDACTED	\$978.00	<input type="checkbox"/>	\$35.00
Revolving	AMERICAN EXPRESS	REDACTED	\$917.00	<input type="checkbox"/>	\$143.00
Revolving	AMERICAN EXPRESS	REDACTED	\$917.00	<input type="checkbox"/>	\$143.00
Revolving	SYNCB/CAR CARE 4 WHL	REDACTED	\$879.00	<input type="checkbox"/>	\$54.00
Revolving	SYNCB/HARBOR	REDACTED	\$763.00	<input type="checkbox"/>	\$80.00
Installment	UPLIFT, INC.	REDACTED	\$627.00	<input type="checkbox"/>	\$164.00
Revolving	CITI	REDACTED	\$607.00	<input type="checkbox"/>	\$164.00
Revolving	BANK OF AMERICA	REDACTED	\$173.00	<input type="checkbox"/>	\$173.00
Installment	UPLIFT, INC.	REDACTED	\$129.00	<input type="checkbox"/>	\$34.00
Revolving	CREDIT ONE BANK NA	REDACTED	\$90.00	<input type="checkbox"/>	\$30.00
Installment	ONEMAIN	REDACTED	\$9,174.00	<input type="checkbox"/>	\$286.00

2d. Other Liabilities and Expenses☐ **Does not apply****Include all other liabilities and expenses below. Choose from the types listed here:**

• Alimony • Child Support • Separate Maintenance • Job Related Expenses • Other

Monthly Payment

Borrower Name: John Eric Martin

Uniform Residential Loan Application

Freddie Mac Form 65 · Fannie Mae Form 1003

Effective 1/2021

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Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them. ☐ I do not own any real estate

3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address Street 1194 Golden Spike Ct Unit #
City Henderson State NV ZIP 89014 Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$590,000.00	Retained	Investment	\$23.00	\$	\$

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
PHH MORTGAGE SERVICE	REDACTED	\$1,834.00	\$310,226.00	<input type="checkbox"/>		
AMERICA FIRST CREDIT	REDACTED	\$1,912.36	\$157,652.00	<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property☒ Does not apply**3c. IF APPLICABLE, Complete Information for Additional Property**☒ Does not apply**Section 4: Loan and Property Information.**

This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ 551,000.00 **Loan Purpose** ☒ Purchase ☐ Refinance ☐ Other (specify)

Property Address Street 1914 Pleasant Ridge Rd Unit #
City La Follette State TN ZIP 37766-6907 County Campbell
Number of Units 1 **Property Value** \$ 640,000.00

Occupancy ☒ Primary Residence ☐ Second Home ☐ Investment Property **FHA Secondary Residence** ☐

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) ☒ NO ☐ YES

2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) ☒ NO ☐ YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing☐ Does not apply

Creditor Name	Lien Type		Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$	\$	\$
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$	\$	\$

4c. Rental Income on the Property You Want to Purchase

For Purchase Only ☐ Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
For LENDER to calculate: Expected Net Monthly Rental Income	\$

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan ☐ Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- | | | | | |
|-----------------------|------------------|-----------------------|---------------------|----------|
| • Community Nonprofit | • Federal Agency | • Relative | • State Agency | • Lender |
| • Employer | • Local Agency | • Religious Nonprofit | • Unmarried Partner | • Other |

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="radio"/> NO <input checked="" type="radio"/> YES <input type="radio"/> NO <input checked="" type="radio"/> YES PR S
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input checked="" type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input checked="" type="radio"/> NO <input type="radio"/> YES \$
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	<input checked="" type="radio"/> NO <input type="radio"/> YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input checked="" type="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input checked="" type="radio"/> NO <input type="radio"/> YES



Section 6: Acknowledgements and Agreements.

This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

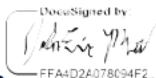
- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature

DocuSigned by

 FFA4D2A078094F2...

John Eric Martin

Date (mm/dd/yyyy) **6/30/2023**

Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☒ NO ☐ YES
If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)
☐ Currently retired, discharged, or separated from service
☐ Only period of service was as a non-activated member of the Reserve or National Guard
☐ Surviving spouse

Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☒ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☒ Male
☐ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian – Print race: _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – Print race: _____

For example: Fijian, Tongan, and so on.

- ☒ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☒ Email or Internet

Section 9: Loan Originator Information. To be completed by your **Loan Originator**.**Loan Originator Information**Loan Originator Organization Name FirstTrust Home Loans, Inc.Address 920 Merchants Walk Suite C, Huntsville, AL 35801Loan Originator Organization NMLSR ID# 75271State License ID# 224294Loan Originator Name Dean P MarshallLoan Originator NMLSR ID# 157743State License ID# 157743Email dmarshall@myfthl.comPhone 865-368-5860

DocuSigned by:

Dean Marshall

062FFA0DCA0E4DA...

Signature

Date (mm/dd/yyyy) 6/30/2023

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 1292304041677/

Agency Case No. _____

2549007JQKHU8KQ0FC19129230404167711

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)

Michelle Martin

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Michelle S Martin; Michelle Shawn Martin; Michelle S Quinlan; Michelle Quinlan; Michelle Shawn

Social Security Number REDACTED

(or Individual Taxpayer Identification Number)

Date of Birth

(mm/dd/yyyy)

REDACTED

Citizenship☒ U.S. Citizen☐ Permanent Resident Alien☐ Non-Permanent Resident Alien**Type of Credit**☐ I am applying for **individual credit**.☒ I am applying for **joint credit**. Total Number of Borrowers: 2Each Borrower intends to apply for joint credit. **Your initials:** JSM**List Name(s) of Other Borrower(s) Applying for this Loan**

(First, Middle, Last, Suffix) – Use a separator between names

John Eric Martin

Marital Status☒ Married☐ Separated☐ Unmarried**Dependents** (not listed by another Borrower)

Number _____

Ages _____

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Contact Information**Home Phone** REDACTED**Cell Phone** REDACTED**Work Phone** _____**Ext.** _____**Email** quincys13@yahoo.com**Current Address**

Street 1194 Golden Spike Ct

Unit # _____

City Henderson

State NV

ZIP 89014

Country US

How Long at Current Address? 21 Years 0 Months **Housing** ☐ No primary housing expense ☒ Own ☐ Rent (\$ _____ /month)**If at Current Address for LESS than 2 years, list Former Address**☒ Does not apply

Street _____

Unit # _____

City _____

State _____

ZIP _____

Country _____

How Long at Former Address? _____ Years _____ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____ /month)**Mailing Address** – if different from Current Address ☒ Does not apply

Street _____

Unit # _____

City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self Employment and Income

☐ Does not apply**Employer or Business Name** _____**Phone** _____

Street _____

Unit # _____

City _____

State _____

ZIP _____

Country _____

Position or Title**Start Date** ____ / ____ / ____ (mm/dd/yyyy)

How long in this line of work? ____ Years ____ Months

Check if this statement applies:☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.☐ Check if you are the Business Owner or Self-Employed☐ I have an ownership share of less than 25%.☐ I have an ownership share of 25% or more.**Monthly Income (or Loss)** _____**Gross Monthly Income**

Base _____ /month

Overtime _____ /month

Bonus _____ /month

Commission _____ /month

Military _____

Entitlements _____ /month

Other _____ /month

TOTAL _____ /month

1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

☒ Does not apply

1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income☒ **Does not apply****1e. Income from Other Sources**☒ **Does not apply**

Section 2: Financial Information — Assets and Liabilities.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have**Include all accounts below. Under Account Type, choose from the types listed here:**

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Provide TOTAL Amount Here			

2b. Other Assets and Credits You Have☐ **Does not apply****Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:****Assets**

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type – use list above	Cash or Market Value
Provide TOTAL Amount Here	

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe☐ **Does not apply****List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:**

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	GOODLEAP LLC	REDACTED	\$44,452.00	<input type="checkbox"/>	\$370.00
Revolving	AMERICAN EXPRESS	REDACTED	\$917.00	<input type="checkbox"/>	\$143.00
Revolving	CITI	REDACTED	\$607.00	<input type="checkbox"/>	\$164.00
Revolving	COMENITY BANK/BUCKLE	REDACTED	\$359.00	<input type="checkbox"/>	\$30.00
Revolving	BANK OF AMERICA	REDACTED	\$173.00	<input type="checkbox"/>	\$173.00
Revolving	SYNCB/PPC	REDACTED	\$75.00	<input type="checkbox"/>	\$75.00
Installment	Affirm		\$55.59	<input type="checkbox"/>	\$18.53
Revolving	Barclays Bank	REDACTED	\$128.00	<input type="checkbox"/>	\$10.00

Borrower Name: Michelle Martin

Uniform Residential Loan Application

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2d. Other Liabilities and Expenses ☐ Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

• Alimony • Child Support • Separate Maintenance • Job Related Expenses • Other

Monthly Payment

Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them. ☐ I do not own any real estate

3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address Street 1194 Golden Spike Ct

Unit #

City Henderson

State NV

ZIP 89014

Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$590,000.00	Retained	Investment	\$23.00	\$	\$

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
PHH MORTGAGE SERVICE	REDACTED	\$1,834.00	\$310,226.00	<input type="checkbox"/>		
AMERICA FIRST CREDIT	REDACTED	\$1,912.36	\$157,652.00	<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property

☒ Does not apply

3c. IF APPLICABLE, Complete Information for Additional Property

☒ Does not apply

Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ 551,000.00

Loan Purpose

☒ Purchase

☐ Refinance

☐ Other (specify)

Property Address Street 1914 Pleasant Ridge Rd

Unit #

City La Follette

State TN

ZIP 37766-6907

County Campbell

Number of Units 1

Property Value \$ 640,000.00

Occupancy

☒ Primary Residence

☐ Second Home

☐ Investment Property

FHA Secondary Residence

☐

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)

☒ NO ☐ YES

2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)

☒ NO ☐ YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

☐ Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$

Borrower Name: Michelle Martin

Uniform Residential Loan Application

Freddie Mac Form 65 - Fannie Mae Form 1003

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4c. Rental Income on the Property You Want to Purchase**For Purchase Only** ☐ **Does not apply**

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$ _____
For LENDER to calculate: Expected Net Monthly Rental Income	\$ _____

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan☐ **Does not apply****Include all gifts and grants below. Under Source, choose from the sources listed here:**

- | | | | | |
|-----------------------|------------------|-----------------------|---------------------|----------|
| • Community Nonprofit | • Federal Agency | • Relative | • State Agency | • Lender |
| • Employer | • Local Agency | • Religious Nonprofit | • Unmarried Partner | • Other |

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____

Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES _____ _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input checked="" type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	<input checked="" type="radio"/> NO <input type="radio"/> YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input checked="" type="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input checked="" type="radio"/> NO <input type="radio"/> YES



Section 6: Acknowledgements and Agreements.

This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Additional Borrower Signature

DocuSigned by

 4714EEDB552D4E0

Michelle Martin

Date (mm/dd/yyyy) 6/30/2023

Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☒ NO ☐ YES
If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)
☐ Currently retired, discharged, or separated from service
☐ Only period of service was as a non-activated member of the Reserve or National Guard
☐ Surviving spouse

Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☒ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☒ Female
☐ Male
☐ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian – Print race: _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – Print race: _____

For example: Fijian, Tongan, and so on.

- ☒ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☒ Email or Internet

Section 9: Loan Originator Information. To be completed by your **Loan Originator**.**Loan Originator Information**Loan Originator Organization Name FirstTrust Home Loans, Inc.Address 920 Merchants Walk Suite C, Huntsville, AL 35801Loan Originator Organization NMLSR ID# 75271State License ID# 224294Loan Originator Name Dean P MarshallLoan Originator NMLSR ID# 157743State License ID# 157743Email dmarshall@myfthl.comPhone 865-368-5860

DocuSigned by:

Dean Marshall

062FFA0DCA0E4DA...

Signature

Date (mm/dd/yyyy) 6/30/2023

To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 1292304041677/

Agency Case No. _____

2549007JQKHU8KQ0FC19129230404167711

Uniform Residential Loan Application — Continuation Sheet

Continuation Sheet

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

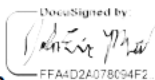
Borrower Name (First, Middle, Last, Suffix) John Eric Martin**Additional Information**

Borrower uses cell phone as home phone.

Additional Borrower Name (First, Middle, Last, Suffix) Michelle Martin**Additional Information**

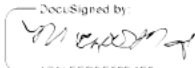
Coborrower uses cell phone as home phone.

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of federal law (18 U.S.C. §§ 1001 *et seq.*).

Borrower Signature

FFA4D2A078094F2...

John Eric Martin

Date (mm/dd/yyyy) 6/30/2023**Additional Borrower Signature**

A71AEEDE8E52C4ED

Michelle Martin

Date (mm/dd/yyyy) 6/30/2023

To be completed by the **Lender**:
Lender Loan No./Universal Loan Identifier 1292304041677/
2549007JQKHU8KQ0FC19129230404167711 Agency Case No. _____

Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State <input type="checkbox"/> At least one borrower lives in a community property state. <input type="checkbox"/> The property is in a community property state. Transaction Detail <input type="checkbox"/> Conversion of Contract for Deed or Land Contract <input type="checkbox"/> Renovation <input type="checkbox"/> Construction-Conversion/Construction-to-Permanent <input type="radio"/> Single-Closing <input type="radio"/> Two-Closing Construction/Improvement Costs \$ _____ Lot Acquired Date ____ / ____ / ____ (mm/dd/yyyy) Original Cost of Lot \$ _____	Refinance Type <input type="radio"/> No Cash Out <input type="radio"/> Limited Cash Out <input type="radio"/> Cash Out Refinance Program <input type="radio"/> Full Documentation <input type="radio"/> Interest Rate Reduction <input type="radio"/> Streamlined without Appraisal <input type="radio"/> Other _____ Energy Improvement <input type="checkbox"/> Mortgage loan will finance energy-related improvements. <input type="checkbox"/> Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the Property Assessed Clean Energy program).
Project Type <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Planned Unit Development (PUD) <input checked="" type="checkbox"/> Property is not located in a project	

L2. Title Information

Title to the Property Will be Held in What Name(s): <u>John Eric Martin and Michelle Martin</u>	For Refinance: Title to the Property is Currently Held in What Name(s): _____
Estate Will be Held in <input checked="" type="radio"/> Fee Simple <input type="radio"/> Leasehold Expiration Date ____ / ____ / ____ (mm/dd/yyyy) Manner in Which Title Will be Held <input type="radio"/> Sole Ownership <input type="radio"/> Joint Tenancy with Right of Survivorship <input type="radio"/> Life Estate <input type="radio"/> Tenancy by the Entirety <input type="radio"/> Tenancy in Common <input checked="" type="radio"/> Other	Trust Information <input type="radio"/> Title Will be Held by an <i>Inter Vivos (Living)</i> Trust <input type="radio"/> Title Will be Held by a Land Trust Indian Country Land Tenure <input type="radio"/> Fee Simple On a Reservation <input type="radio"/> Individual Trust Land (<i>Allotted/Restricted</i>) <input type="radio"/> Tribal Trust Land On a Reservation <input type="radio"/> Tribal Trust Land Off Reservation <input type="radio"/> Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For <input checked="" type="radio"/> Conventional <input type="radio"/> USDA-RD <input type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> Other: _____	Terms of Loan Note Rate <u>7.500</u> % Loan Term <u>360</u> (months) Mortgage Lien Type <input checked="" type="radio"/> First Lien <input type="radio"/> Subordinate Lien
Amortization Type <input checked="" type="radio"/> Fixed Rate <input type="radio"/> Other (explain): _____ <input type="radio"/> Adjustable Rate If Adjustable Rate: Initial Period Prior to First Adjustment _____ (months) Subsequent Adjustment Period _____ (months) Loan Features <input type="checkbox"/> Balloon / Balloon Term _____ (months) <input type="checkbox"/> Interest Only / Interest Only Term _____ (months) <input type="checkbox"/> Negative Amortization <input type="checkbox"/> Prepayment Penalty / Prepayment Penalty Term _____ (months) <input type="checkbox"/> Temporary Interest Rate Buydown / Initial Buydown Rate _____ % <input type="checkbox"/> Other (explain): _____	Proposed Monthly Payment for Property First Mortgage (<i>P & I</i>) \$ <u>3,852.67</u> Subordinate Lien(s) (<i>P & I</i>) \$ _____ Homeowner's Insurance \$ <u>142.92</u> Supplemental Property Insurance \$ _____ Property Taxes \$ <u>74.50</u> Mortgage Insurance \$ <u>514.27</u> Association/Project Dues (<i>Condo, Co-Op, PUD</i>) \$ _____ Other \$ _____ Total \$ <u>4,584.36</u>

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back**DUE FROM BORROWER(S)**

A. Sales Contract Price	\$ 580,000.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)	\$ 5,111.04
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 15,527.10
G. Discount Points	\$
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 600,638.14

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 551,000.00 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$	\$ 551,000.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 551,000.00

TOTAL CREDITS

L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$
M. Other Credits (Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 1,943.33
N. TOTAL CREDITS (Total of L and M)	\$ 1,943.33

CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H)	\$ 600,638.14
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	- \$ 552,943.33
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ 47,694.81

EXHIBIT 2

Fill in this information to identify your case and this filing:

Debtor 1	John Martin		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEVADA, LAS VEGAS DIVISION</u>			
Case number	<u>2:23-bk-15164</u>		

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

1914 Pleasant Ridge Rd

Street address, if available, or other description

La Follette TN 37766

City State ZIP Code

Campbell

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?
\$590,000.00

Current value of the portion you own?
\$295,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>\$295,000.00**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 John MartinCase number (if known) 2:23-bk-15164**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No
☒ Yes

3.1 Make: Ford
 Model: F150 Tremor
 Year: 2022
 Approximate mileage: _____
 Other information:

Who has an interest in the property? Check one

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property**
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$57,720.00\$57,720.00

3.2 Make: Dodge
 Model: Ram 3500
 Year: 2018
 Approximate mileage: _____
 Other information:

Who has an interest in the property? Check one

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property**
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$55,000.00\$55,000.00**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No
☒ Yes

4.1 Make: North Point
 Model: RV
 Year: 2018
 Other information:

Who has an interest in the property? Check one

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property**
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$58,000.00\$58,000.00

4.2 Make: _____
 Model: _____
 Year: _____
 Other information:
Solar Trailer (Inoperable)

Who has an interest in the property? Check one

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property**
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$3,000.00\$3,000.00

4.3 Make: _____
 Model: _____
 Year: _____
 Other information:
UTVs (2) - Inoperable

Who has an interest in the property? Check one

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property**
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$3,500.00\$3,500.00

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$177,220.00**Part 3: Describe Your Personal and Household Items**

Debtor 1 John MartinCase number (if known) 2:23-bk-15164**Do you own or have any legal or equitable interest in any of the following items?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe.....Ordinary Household Furnishings - TV, Computer, Appliances, Bed, etc\$5,000.00Misc Art\$750.00**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☒ No☐ Yes. Describe.....**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☒ Yes. Describe.....Sig Sauer .40 caliber handgun\$600.00**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....Ordinary clothing, shoes, wedding ring, watch\$2,000.00**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☒ No☐ Yes. Describe.....**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**\$8,350.00**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.

Debtor 1 John MartinCase number (if known) 2:23-bk-15164**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes..... Institution name:

17.1. Checking

US Bank\$1,250.00

17.2. Savings

US Bank\$3,500.00**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.....

Name of entity:

New Wave Environmental LLC

% of ownership:

100 %Unknown**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Type of account:

Profit-sharing Plan

Institution name:

New Com\$150,000.00**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes. Institution name or individual:**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...

Debtor 1 John MartinCase number (if known) 2:23-bk-15164**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☐ No☒ Yes. Give specific information..Proceeds from sale of NV Residence\$37,944.68**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**\$192,694.68**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☐ No. Go to Part 6.☒ Yes. Go to line 38.**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

Debtor 1 John MartinCase number (if known) 2:23-bk-15164**38. Accounts receivable or commissions you already earned**

- ☒ No
☐ Yes. Describe.....

39. Office equipment, furnishings, and supplies*Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- ☐ No
☒ Yes. Describe.....

Desk, monitors, chair\$500.00**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

- ☐ No
☒ Yes. Describe.....

Tools, UTV for farm\$5,750.00**41. Inventory**

- ☒ No
☐ Yes. Describe.....

42. Interests in partnerships or joint ventures

- ☒ No
☐ Yes. Give specific information about them.....
Name of entity: _____ % of ownership: _____

43. Customer lists, mailing lists, or other compilations

- ☒ No.
☐ Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
☒ No
☐ Yes. Describe.....

44. Any business-related property you did not already list

- ☒ No
☐ Yes. Give specific information.....

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....\$6,250.00**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☐ No. Go to Part 7.
☒ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals*Examples:* Livestock, poultry, farm-raised fish

- ☐ No
☒ Yes.....

Longhorn Cattle (7)\$6,000.00Horses (4)\$2,000.00

Debtor 1 John MartinCase number (if known) 2:23-bk-1516448. **Crops—either growing or harvested**

- ☐ No
☒ Yes. Give specific information.....

<u>Hay Bales (160)</u>	<u>\$1,000.00</u>
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49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- ☐ No
☒ Yes.....

<u>Horse trailer</u>	<u>\$2,250.00</u>
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<u>Stock Trailer</u>	<u>\$34,000.00</u>
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<u>Tractor & Implements</u>	<u>\$3,500.00</u>
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<u>Manure dump trailer</u>	<u>\$1,750.00</u>
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50. **Farm and fishing supplies, chemicals, and feed**

- ☐ No
☒ Yes.....

<u>Feed Supplies (10)</u>	<u>\$400.00</u>
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<u>Horse & Cattle Tack</u>	<u>\$1,500.00</u>
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51. **Any farm- and commercial fishing-related property you did not already list**

- ☒ No
☐ Yes. Give specific information.....

52. **Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here**

<u>\$52,400.00</u>

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above53. **Do you have other property of any kind you did not already list?**

- Examples:* Season tickets, country club membership
☒ No
☐ Yes. Give specific information.....

54. **Add the dollar value of all of your entries from Part 7. Write that number here**

<u>\$0.00</u>

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	<u>\$295,000.00</u>
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56. Part 2: Total vehicles, line 5	<u>\$177,220.00</u>
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57. Part 3: Total personal and household items, line 15	<u>\$8,350.00</u>
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58. Part 4: Total financial assets, line 36	<u>\$192,694.68</u>
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59. Part 5: Total business-related property, line 45	<u>\$6,250.00</u>
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60. Part 6: Total farm- and fishing-related property, line 52	<u>\$52,400.00</u>
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61. Part 7: Total other property not listed, line 54	<u>\$0.00</u>
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62. Total personal property. Add lines 56 through 61...	<u>\$436,914.68</u>	Copy personal property total	<u>\$436,914.68</u>
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63. Total of all property on Schedule A/B. Add line 55 + line 62	<u>\$731,914.68</u>
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Fill in this information to identify your case:

Debtor 1	John Martin		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEVADA, LAS VEGAS DIVISION		
Case number (if known)	2:23-bk-15164		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
1914 Pleasant Ridge Rd, La Follette, TN 37766 Campbell County Line from <i>Schedule A/B</i> : 1.1	\$295,000.00	<input checked="" type="checkbox"/> \$20,326.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. §§ 21.090(1)(l) and 115.050
Solar Trailer (Inoperable) Line from <i>Schedule A/B</i> : 4.2	\$3,000.00	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(f)
UTVs (2) - Inoperable Line from <i>Schedule A/B</i> : 4.3	\$3,500.00	<input checked="" type="checkbox"/> \$3,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(f)
Ordinary Household Furnishings - TV, Computer, Appliances, Bed, etc Line from <i>Schedule A/B</i> : 6.1	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(b)
Misc Art Line from <i>Schedule A/B</i> : 6.2	\$750.00	<input checked="" type="checkbox"/> \$750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(a)

Debtor 1 John Martin

Case number (if known) 2:23-bk-15164

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Sig Sauer .40 caliber handgun Line from Schedule A/B: 10.1	\$600.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(i)
Ordinary clothing, shoes, wedding ring, watch Line from Schedule A/B: 11.1	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(b)
US Bank Line from Schedule A/B: 17.1	\$1,250.00	<input checked="" type="checkbox"/> \$1,250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(z)
US Bank Line from Schedule A/B: 17.2	\$3,500.00	<input checked="" type="checkbox"/> \$3,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(z)
New Wave Environmental LLC Line from Schedule A/B: 19.1	Unknown	<input checked="" type="checkbox"/> Unknown <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(bb)
New Com Line from Schedule A/B: 21.1	\$150,000.00	<input checked="" type="checkbox"/> \$150,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(r)
Proceeds from sale of NV Residence Line from Schedule A/B: 35.1	\$37,944.68	<input checked="" type="checkbox"/> \$37,944.68 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. §§ 21.090(1)(l) and 115.050
Desk, monitors, chair Line from Schedule A/B: 39.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(b)
Tools, UTV for farm Line from Schedule A/B: 40.1	\$5,750.00	<input checked="" type="checkbox"/> \$5,750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(d)
Longhorn Cattle (7) Line from Schedule A/B: 47.1	\$6,000.00	<input checked="" type="checkbox"/> \$4,250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(z)
Longhorn Cattle (7) Line from Schedule A/B: 47.1	\$6,000.00	<input checked="" type="checkbox"/> \$1,750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(b)
Horses (4) Line from Schedule A/B: 47.2	\$2,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(d)

Debtor 1 John MartinCase number (if known) 2:23-bk-15164

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Horses (4) Line from Schedule A/B: 47.2	<u>\$2,000.00</u>	<input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(z)
Hay Bales (160) Line from Schedule A/B: 48.1	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(d)
Horse trailer Line from Schedule A/B: 49.1	<u>\$2,250.00</u>	<input checked="" type="checkbox"/> <u>\$2,250.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(d)
Tractor & Implements Line from Schedule A/B: 49.3	<u>\$3,500.00</u>	<input checked="" type="checkbox"/> <u>\$3,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(c)
Manure dump trailer Line from Schedule A/B: 49.2	<u>\$1,750.00</u>	<input checked="" type="checkbox"/> <u>\$1,750.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(b)
Feed Supplies (10) Line from Schedule A/B: 50.1	<u>\$400.00</u>	<input checked="" type="checkbox"/> <u>\$400.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(b)
Horse & Cattle Tack Line from Schedule A/B: 50.4	<u>\$1,500.00</u>	<input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(c)
Horse & Cattle Tack Line from Schedule A/B: 50.4	<u>\$1,500.00</u>	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Nev. Rev. Stat. § 21.090(1)(b)

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes